

DIFP

Department of Insurance,
Financial Institutions &
Professional Registration

2012

Annual Report

Jeremiah W. (Jay) Nixon
Governor

John M. Huff
Director



Director Huff addresses participants at the first Director's Regulatory Summit.

“ The department continued its commitment to protecting consumers in 2012, from ensuring banks, credit unions and insurance companies remained financially strong, to disciplining doctors and other professionals who violate Missouri law, to equipping consumers with tools to make financial decisions. ”

Director John M. Huff

PROTECTING MISSOURI CONSUMERS

ACCOMPLISHMENTS & DIVISIONS

Leadership
Top 10 accomplishments

Insurance Consumer Affairs
Insurance Market Regulation

Insurance Company Regulation
Administration

Finance
Credit Unions

Professional Registration
National leadership

Leadership: A three-tiered mission

As the department that regulates insurance companies, the banking, lending and credit union industries and licensed professionals in Missouri, our fundamental mission is three-tiered:

- ① Protect Missouri consumers.
- ② Encourage a competitive marketplace.
- ③ Strengthen state-based regulation.

DEPARTMENT LEADERSHIP TEAM



Jim McAdams
Deputy director



Chris Cline
Communications director



Emily Kalmer
Legislative affairs counsel



Matt Barton
Insurance Consumer Affairs director



Angela Nelson
Insurance Market Regulation director



Fred Heese
Insurance Company Regulation director



Grady Martin
Administration director



Rich Weaver
Finance commissioner



Ken Bonnot
Credit Unions director



Jane Rackers
Professional Registration director



“The summit offered a valuable opportunity for insurance industry professionals to meet our team and learn best practices for compliance with state laws.”

Director John M. Huff

250 attend first Director's Regulatory Summit

The department and Director Huff were pleased to host the first Director's Regulatory Summit in Columbia in December. More than 250 industry compliance professionals, accountants, claims professionals, agents and others had an opportunity to meet with their regulators. For instance, company form filers got to meet DIFP product analysts, and compliance officials got to meet consumer services representatives.

The summit was an opportunity to better understand Missouri laws and regulations for conducting the business of insurance in the state. Department leadership updated best practices for form and rate filings, licensing, solvency analysis, handling of consumer complaints and more.

Missouri-licensed insurance producers and attorneys received continuing education credits.



Above: Director Huff addresses attendees in the opening session of the summit.

Far left: Chief of Investigations Carrie Couch fields questions during her presentation.

Left: Public Information Specialist David Owen demonstrates the department's free mobile applications.

[View other photos on flickr](#)



Top 10 Accomplishments of 2012



1 Joplin tornado response

The department continues to do considerable work in the recovery from the 2011 Joplin tornado:

- Claims from the tornado brought a Liberal, Mo., insurance company to the brink of insolvency. The Barton Mutual Insurance Co. was placed under control of the Department of Insurance in December 2011, but was released a year later. Barton's 29,000 rural policyholders will benefit from the rehabilitation.
- To avoid similar challenges, new regulations were established for county mutual companies. They must now carry enough reinsurance that losses could not deplete their surplus by more than 20 percent in any one year for a single event.



Aftermath of the Joplin tornado.



The communications team directs Department of Economic Development videographer Mike Kelley and a volunteer actor for an educational commercial that ran on Joplin TV stations.

2 Consumer outreach in Joplin

The department launched a one-month consumer awareness campaign in Joplin in March 2012, ahead of severe weather season. At the request of the Joplin-area Citizens Advisory Recovery Team, DIFP designed consumer publications and print and online advertisements and made numerous media appearances there.

The DIFP team provided education on being adequately insured as a homeowner and renter, based on lessons learned after the tornado.

3 2012 Director's Regulatory Summit

The Department of Insurance hosted more than 250 insurance professionals at the first-ever Director's Regulatory Summit at the University of Missouri-Columbia.

The summit was an opportunity for representatives of Missouri's insurance industry to meet with state regulators and learn the best practices for compliance with state laws and regulations. It included breakout sessions and a roundtable with the division directors.

The daylong conference also gave industry representatives an opportunity to speak one-on-one with their regulators.



Following a roundtable discussion, Department of Insurance leaders visit with participants. From left are Market Regulation Director Angela Nelson, Administration Director Grady Martin, DIFP Director John Huff and Consumer Affairs Director Matt Barton (partially hidden).

4 \$13 million recovered for consumers

The Department of Insurance recovered \$13 million for Missourians through its consumer complaint mediation process (\$10.6 million) and market conduct process (\$2.4 million). **\$13M**



5 Orderly transition for closed banks

The overall condition of state-chartered banks and credit unions in Missouri continued to improve in 2012. While not at pre-recession levels, it is significantly better than at the beginning of the financial crisis.

While the Division of Finance closed four state-chartered banks in 2012, all were acquired the same day by a solvent bank and there was no interruption of banking services to customers. In every case, depositors lost no money and saw no interruption in services.

The number of credit unions decreased by six through mergers.



Top 10 Accomplishments of 2012

6 Emergency suspension of cardiologist

The Board of Healing Arts successfully filed a motion for emergency suspension of the medical license of a central Missouri cardiologist.

This was the first time this type of legal action was used – it was made possible by a provision in the new healing arts law approved by the legislature in 2011 and signed by Gov. Nixon.



7 Holding the line on long-term care insurance rates

Insurance regulators in 2012 dedicated considerable resources to protecting consumers against large increases in the cost of their long-term care insurance. Numerous insurance companies filed their intentions to increase rates by roughly 50 percent, with some proposing as much as 150 percent.

DIFP recognizes that long-term care insurance was underpriced when it was created in the 1980s and that insurers now need higher premiums to pay claims. However, DIFP has continued to maintain the balance between companies' needs for solvency and consumers' needs for affordable rates.

Most companies agreed to lower their premium requests, with no increase higher than 30 percent overall.

8 Annual report on autism: Coverage expands

DIFP's second annual report on autism insurance coverage showed more Missouri families are seeing benefits from the 2010 law, while the overall impact on health care claims remains negligible. In 2012:

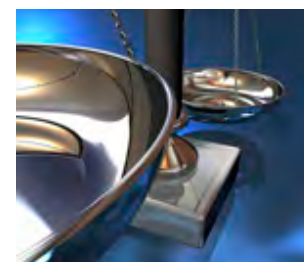
- 1.6 million Missourians were covered by a health plan that offers coverage for autism therapies.
- Claims for autism-related treatments totaled \$6.6 million, just 0.16 percent of health insurance company claims for the year.

The average yearly cost of treatment for individuals diagnosed with autism was \$2,904 in 2012. This cost is well below the statutory maximum required coverage for applied behavior analysis therapy for autism treatment. The maximum was set at an initial annual rate of \$40,000 for each covered insured through the age of 18.

9 Market Conduct team has record recoveries, fines

The Market Conduct Section saw a record year for enforcements against insurance companies for their treatment of consumers. The market conduct team obtained penalties of \$5.1 million, an all-time record.

The team also obtained the highest insurance fine in state history – \$1.5 million – against one company for violating Missouri laws on autism, contraception and abortion. Consumer restitution from market conduct exams was \$2.4 million in 2012.



The NAIC appointed Director Huff to the U.S. Financial Stability Oversight Council in 2010.

10 NAIC leadership

DIFP Director John Huff continues to play a leadership role among fellow state regulators at the National Association of Insurance Commissioners:

- Director Huff is the only insurance regulator on the U.S. Financial Stability Oversight Council, charged with protecting the U.S. economy against systemic risk.
- Chair of Midwest Zone.
- Chair of Solvency Modernization Initiative Task Force.
- Member of Executive Committee.
- Member of Financial Stability Task Force.
- Member of International Insurance Relations Leadership Group.
- Member of Financial Condition (E) Committee.

Insurance Consumer Affairs Division

- Helps consumers resolve complaints and inquiries.
- Provides information on insurance policy questions.
- Investigates insurance agents, public adjusters and bail bond agents suspected of violations.
- Provides insurance education and outreach activities to Missouri consumers.

DIVISION STRUCTURE

Consumer Services Section

This section mediates complaints filed by consumers against insurance companies. Actions by the section can result in insurers paying higher claim amounts to policyholders, reversing denials of coverage or other steps consistent with state law or specific insurance policies.

This section provides consumer education about insurance products through the department’s website, by providing on-site counseling after major storms and by participating in outreach events throughout the state. It also provides counseling and other resources to individuals and employers to assist them with shopping for health insurance.

Insurance Consumer HOTLINE

800-726-7390

Consumers with questions can call the Insurance Consumer Hotline or visit insurance.mo.gov

TDD line for hearing impaired:
573-526-4536

How we can help

- Take your complaint
- Verify an agent’s license
- Get help understanding an insurance policy

Investigations Section

This section handles complaints against insurance agents and agencies, bail bond agents, motor vehicle extended service contract sellers, and public adjusters.

To discipline an agent, the department in most cases must file a complaint with the Administrative Hearing Commission (a neutral, independent administrative tribunal), which determines whether there is cause for discipline. When cause is found, the department can suspend or revoke licenses, put a licensee on probation or order continuing education.

The section also investigates unlicensed activity and reviews agent license applications. The DIFP began licensing motor vehicle extended service contract sellers in January 2012.

DIFP team recognized for Joplin work

A group of eight regulators from the division were named DIFP Insurance Team of the (first) Quarter. The “Joplin Team” made numerous trips to Joplin after the 2011 tornado to staff the Missouri State Resource, Recovery & Rebuilding Center and help residents with their insurance issues.

The team consists of five consumer services specialists who daily assist consumers with complaints and inquiries. The others are investigators who handle complaints against insurance agents, agencies, and public adjusters for compliance with Missouri law.



Front, from left: Dana Whaley, Charlotte Onstott and Anna Brockes. Center: Jeana Thomas, Kim Gross and Kelley Dawley. Back: Dennis Fitzpatrick and Julie Hesser.

2012 STATS

Consumer response

- Consumer restitution recovered: \$10.9 million
- Consumers assisted by phone: 21,210
- Formal complaints and inquiries opened: 13,091

Investigations

- Agent investigations opened: 857
 - Actions against agents: 240
- Agent license applications reviewed: 3,600+ (Had negative background checks, regulatory actions or were under investigation)

- Investigations of motor vehicle extended service contract applicants: 167
 - Applications refused: 31
 - Licenses issued through consent order: 31

BY TYPE OF INSURANCE

Health	1,042
Auto: private passenger	750
Homeowners	717
Life	450
Fire, allied lines and commercial multi-peril	114

Top 5
Consumer complaints

BY REASON

Claim denial	882
Claim delay	626
Unsatisfactory settlement	588
Billing	229
Adjuster handling	188



DIFP

Leadership
Top 10 accomplishments

Top 10 accomplishments
Insurance Market Regulation

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Insurance Consumer Affairs Division

2012 ACHIEVEMENTS

Life Policy Locator service finds policies for consumers

The division in 2011 created a Life Policy Locator service to help consumers locate benefits from life insurance policies or annuity contracts purchased in Missouri.

Individuals who believe they are beneficiaries, as well as executors and legal representatives of the deceased person, may submit a search request form. Requests are forwarded to life insurance companies, which will then contact the beneficiary if a policy is located.

Of the 211 searches requested in 2012, the division recovered nearly \$141,000 for consumers.



Division recovers nearly \$11M for consumers

2012 \$10.9 million

2011 \$19.2 million

2010 \$9.7 million

2009 \$14.4 million

2008 \$12.4 million

2007 \$13.7 million

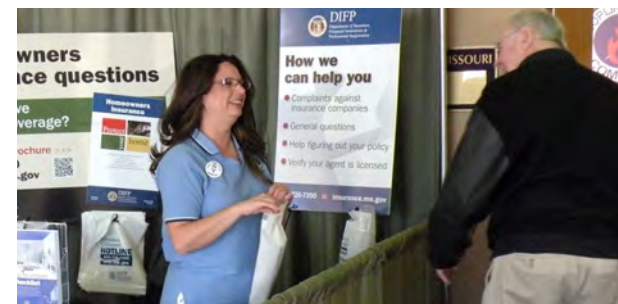
The division recovered \$10.9 million for consumers in 2012, following a record-setting amount in 2011 that was driven by the tornadoes in Joplin, St. Louis and Sedalia.

Complaints and inquiries were up 5 percent from the previous year. Phone calls remained about the same.

Enforcement actions against agents were up over 2011 — 240 actions were taken in 2012 and more than \$85,000 in penalties assessed.



Left: The communications team records a scene for a TV commercial that aired on Joplin TV stations. Top right: Consumer services rep Shannon Turner provides information at the Joplin Home Builders Association Show. Bottom: DIFP Director John Huff talks with KODE-TV's Alan Matthews about the importance of Joplin residents updating their insurance coverage before severe weather season begins.



DIFP launches Joplin insurance awareness campaign ahead of severe weather season

Recovery from the 2011 Joplin tornado taught many lessons, including the need for homeowners and renters to be better educated about their insurance options.

DIFP teamed with the Joplin Citizens Advisory Recovery Team and the Missouri Insurance Education Foundation for a March campaign to promote insurance awareness in advance of severe weather season.

DIFP created easy-to-read homeowners



Download the free guides at insurance.mo.gov

and renters insurance guides covering the basics of insurance and providing sample policy pages to help consumers understand exactly what's covered and what's not. The guides also include tips and worksheets that consumers can use when shopping for insurance or meeting with an agent.

Besides the guides, DIFP created advertisements for TV, radio, print media and the Web to drive home the message about the importance of having adequate coverage and to review policy limits annually.



Insurance Consumer Affairs Division

2012 CONSUMER OUTREACH

The division reached out to consumers throughout the state to educate – from students to seniors to businesses.

- 1 Consumer services rep Kathy Thomas and communications assistant Jon Gissinger assist seniors at the AARP Summerfest.
- 2 Annuity Investigator Lynda Kammeier answers questions and hands out publications during Senior Day at the Missouri State Fair.
- 3 Property and Casualty Manager Mary Kempker speaks to business owners at a seminar in Kansas City.
- 4 Public Information Administrator Peggy Davis gives a PowerPoint presentation on auto insurance to Rock Bridge High School students.
- 5 Consumer services rep Jeana Thomas assists a tornado victim in Branson.
- 6 Annuity Investigator Lynda Kammeier helps a participant after an AARP presentation.
- 7 Investigator Sheri Sloan answers a fairgoer's question at the State Fair in Sedalia. Kathy Thomas, left, and Lynda Kammeier help other consumers.
- 8 Investigator E.J. Jackson welcomes the Securities and Insurance Licensing Association chapters of St. Louis and Kansas City. SILA learned more about the DIFP.
- 9 Public Information Administrator Peggy Davis provides Medigap information to a participant at the Missouri Institute on Minority Aging in Columbia.



**Schedule a presentation
or consumer booth**

Organizations and schools can request consumer education by contacting us: insurance.mo.gov
800-726-7390



Insurance Market Regulation Division

- Reviews insurance policies, rates, products and marketing strategies for compliance with Missouri law.
- Performs market conduct examinations to ensure fair treatment of policyholders and compliance with Missouri law, and monitors the marketplace.

DIVISION STRUCTURE

Market Conduct Section

Unlike the Consumer Affairs Division, which handles individual complaints, the Market Conduct Section explores deep into the operations of insurance companies suspected of violating Missouri laws. Violations found during exams and investigations may result in restitution to policyholders and fines. Fines and penalties go to the Missouri State School Fund.

Market conduct consumer recoveries



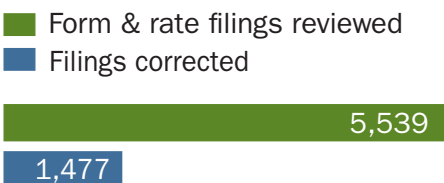
Market conduct company fines



Property and Casualty Section

This section reviews policies and rates for auto, homeowners, title, workers' compensation, commercial property, credit, malpractice insurance and more. If DIFP finds violations in filings, insurance companies are notified. In 2012, 1,477 filings were corrected through this process.

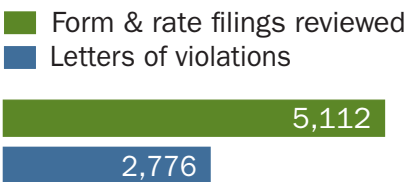
Property & Casualty/2012



Life and Healthcare Section

This section pre-approves all life and health insurance policy forms sold to Missourians. This prior approval requirement extends to group and individual health policies, annuities, prepaid dental plans, HMOs and others. Medigap rates must be approved by the section. The section also enforces HIPAA and the Small Employer Health Insurance Availability Act, which protects small businesses.

Life & Healthcare/2012



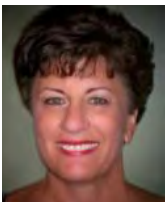
Statistics Section

This section creates databases, publishes reports on insurance markets in Missouri and monitors the availability and affordability of insurance coverage in the state. Extensive data on companies doing business here can be found on [DIFP's website](#), including these reports:

Autism Treatment and ABA	Mortgage Guaranty Insurance
Consumer Complaint Index	Private Passenger Automobile
Homeowners Insurance	Product Liability
Legal Malpractice	Property & Casualty Supplement
Life, Accident & Health Supplement	Real Estate Malpractice
Market Share	
Medical Malpractice	

Division helps foster kids get car insurance

The Missouri Department of Social Services asked for DIFP's expertise in a new initiative to make car insurance coverage available for youth in state custody.



Joan Dutill

The issue: These kids, including those in foster care, group homes and independent living situations, could be covered only if they were named on someone else's policy. That posed numerous challenges for children who move from one family's home to another.

The working group referred to DIFP's point person on the project – Property and Casualty Manager Joan Dutill – as the “driving force” behind a plan that allows youth ages 18-21 to buy auto insurance that will cover

them in any car they drive with permission. The plan was released to the public at year's end.

Get more information:
dss.mo.gov/cd/chafee/pages/non-owner-insurance.htm

Robust insurance market

- Premium volume for Missouri insurers hit \$32 billion in 2012.
- The Missouri insurance market ranks 40th in the world, exceeding many countries.
- Missouri-based RGA Reinsurance Co. and Generali USA comprise nearly 40 percent of the national market share for life reinsurance.



Property and Casualty team member named Insurance Employee of the Quarter

Insurance Product Analyst Becky Helton was named Insurance Employee of the (fourth) Quarter. Her responsibilities include training new analysts and reviewing form and rate filings.



“Becky mentors with enthusiasm and encouragement and seems to have a natural gift for reinforcing positive behaviors,” says Joan Dutill, manager of the Property and Casualty Section.



Insurance Market Regulation Division

2012 ACHIEVEMENTS



Legal team Amy Hoyt and Stewart Freilich.

Record year for Market Conduct Section

DIFP’s Market Conduct Section saw dramatic increases in recoveries for consumers and fines in 2012. Market conduct exams and investigations resulted in \$2.4 million being paid to consumers and health care providers by their insurance companies. And a record \$5.1 million in fines and penalties was obtained.

DIFP settled cases with many of the nation’s largest life insurance companies over their failure to aggressively find information about deceased policyholders through the Social Security Death Master File.

After leading a multistate examination, DIFP announced a settlement of \$700,000 with a high-profile seller of supplemental insurance policies.

And in September, DIFP announced the largest insurance fine in Missouri history – \$1.5 million paid by a health insurer for multiple consumer violations.



Examiner team Rita Heimericks-Ash, John Clubb, John Korte and Mike Woolbright.

DIFP hosts four international regulators to learn the Missouri way

DIFP hosted four professionals from overseas insurance regulatory agencies in 2012. Hongyu Li is an executive in the Foreign Institutions Division of the China Insurance Regulatory Commission. Srinivasa Murthy Durbha and Uma Maheswari are assistant directors at the Insurance Regulatory and Development Authority in India. Abdulaziz Alsewia is an actuary at the Saudi Arabian Monetary Agency.

The four visited as part of the National Association of Insurance Commissioner’s International Fellowship Program and spent six weeks in Missouri, learning best practices from each DIFP insurance division, learning Missouri laws and regulations and sharing experiences from their countries’ regulatory systems.

DIFP began participating in the fellowship program in 2009 and has now hosted eight international regulators.



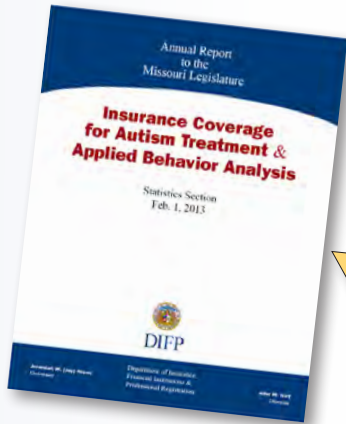
Above, DIFP's Mayme Young, right, mentored Abdulaziz Alsewia of Saudi Arabia and Uma Maheswari of India. Below are Srinivasa Murthy Durbha, left, of India and Hongyu Li of China.



Autism coverage stats

DIFP’s second annual report on autism insurance coverage showed more Missouri families are seeing benefits from the 2010 law, while the overall impact on health care claims remains negligible. In 2012:

- The per-member, per-month (PMPM) cost for applied behavior analysis therapy for autism treatment was just 17 cents.
- 1.6 million Missourians were covered by a health plan that offers coverage for autism therapies.
- Claims for autism-related treatments totaled \$6.6 million, just 0.16 percent of health insurance company claims for the year.



Find report and autism resources: insurance.mo.gov/consumers/autismFAQ

NUMBER OF INSURANCE COMPANIES OFFERING COVERAGE IN MISSOURI AT START OF THE YEAR

	2011	2012	2013		2011	2012	2013
Homeowners	133	135	138	HMOs	21	17	18
Auto	210	200	199	Long-term care	102	103	97
Comprehensive health (excludes HMOs)	78	63	51	Medical malpractice	41	46	51
Life & annuities	427	428	420	Workers’ comp	303	311	322



Insurance Company Regulation Division

- Monitors and analyzes the financial condition of insurance companies licensed in Missouri to ensure they can pay claims.
- Certifies and collects premium taxes due to the state.

DIVISION STRUCTURE

Financial Exam Section

This section performs examinations of insurance companies headquartered or incorporated in Missouri. These are known as domestic insurers.

EXAM TIME

DIFP analyzes quarterly financial statements from insurance companies doing business in Missouri. It also conducts comprehensive financial exams:

- The division examines Missouri-based (domestic) insurers every three to five years.
- Missouri's county and farm mutuals are examined at least every five years.
- Out-of-state (foreign) and international (alien) insurers are examined by regulators in their jurisdiction.

Financial Analysis Section

This section monitors the solvency and legal compliance of all insurance companies doing business in Missouri.

At year's end, there were 1,965 insurance companies licensed in Missouri.

Company changes	2012
Insurance companies admitted	24
Non-insurance companies admitted	107
Mergers	16
Lines of authority added	6
Company withdrawals	3



Insurance Employee Team of the Third Quarter was the financial analysis team of (from left) Jeff Blume, Chris Bosch, Toni Charlton-Halbrook, Craig Weaver and Mike Behrens.

Taxation Section

This section determines premium taxes, which insurance companies pay in lieu of income taxes. Insurers file tax returns with DIFP by March 1. After auditing the returns, the department informs the state Department of Revenue the tax due from each company.

The Missouri premium tax rate is 2 percent. These taxes go to general revenue and state school funds.

This section also regulates surplus lines insurers, including the placement

Premium taxes paid to general revenue & state school funds

2012	\$210.3 million
2011	\$229.0 million
2010	\$235.0 million
2009	\$231.9 million

of policies and premium tax owed. Surplus lines companies are not licensed insurers, but they provide coverage not typically available in the commercial market. Examples are coverage of shipping, entertainment events, antique cars and terrorism.

Admissions Section

This section issues licenses, known as certificates of authority, to insurance companies doing business in Missouri. A license is issued after financial and policy analysts review a company's financial health, proposed forms and history.

The section also enforces laws governing 1,631 regulated entities. These are not insurance companies, but they provide some type of insurance-related product. Examples are providers of service contracts for vehicles and homes, discount medical plans and third-party administrators.



DIFP outreach to rural insurance industry

Director Huff, above, speaks during the 117th annual convention of the Missouri Association of Mutual Insurance Companies in Columbia. Right: Insurance Financial Examiner Shannon Schmoeger, center, talks with an insurance agent. Financial Analyst Mike Behrens staffs DIFP's booth.



Insurance Company Regulation Division

2012 ACHIEVEMENTS

Department-led initiatives protect rural Missourians following Joplin tornado in 2011

Liberal, Mo., mutual insurance company back on solid ground

Barton County Mutual Insurance Co. came to the brink of insolvency after paying claims from the 2011 Joplin tornado.

At the department's request, a judge placed the company in rehabilitation in December 2011. But an innovative agreement with the Missouri Property and Casualty Insurance Guaranty Association, along with significant underwriting and management changes overseen

by the department, have brought Barton back to financial strength.

At DIFP's request, a judge in December 2012 released Barton Mutual from department control. "Keeping the company in business to serve rural Missourians was a top priority for the department," said Director Huff.

Barton has about 29,000 policyholders. It had premium sales of \$32 million in 2011, but reported \$48 million in tornado claims.



Barton Mutual oversight team:
From left are division Director Fred Heese, Financial Examiner Shannon Schmoeger, Audit Manager Mark Nance and Senior Counsel Mark Stahlhuth.

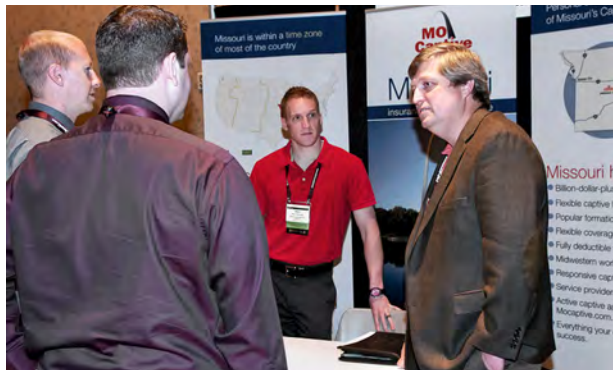
New state regulation will prevent future insolvencies

Many insurance companies that provide property coverage to rural Missourians will be financially stronger because of a new reinsurance requirement put in place by the Department of Insurance.

Missouri mutual insurance companies are generally nonprofit cooperatives that provide coverage for homes and businesses in much of rural Missouri. Missouri mutuals, also known as farm mutuals, will soon improve

their ability to pay claims after catastrophic events.

A new state regulation requires a farm mutual to carry enough reinsurance that future losses would not deplete its surplus by more than 20 percent in one year. The regulation took effect Jan. 1, 2013, and was supported by the Missouri Insurance Coalition, Missouri Association of Mutual Insurance Companies and National Association of Mutual Insurance Companies.



Captive Manager John Rehagen, right, and analyst Marc Peterson spread the word about Missouri's program at a captive insurance conference.

Captive insurance program continues growth in 2012

Captive insurance in Missouri has gone from its creation by the state legislature in 2007 into a \$6.6 billion industry.

Gov. Nixon signed a law in 2009 that simplified the process of moving offshore captive operations to Missouri and made it more attractive for companies based outside

Missouri to set up captive operations here.

Missouri's captive industry began steep growth with the passage of the new law, with 28 captives active in 2012, counting \$6.6 billion in premium volume and paying \$1 million in premium tax to general revenue in 2012.

Companies interested in creating captive operations may contact:

John.Rehagen@insurance.mo.gov
573-522-2563
insurance.mo.gov/captive



Year	Total captives	Licenses issued
2012	28	9
2011	19	8
2010	11	6
2009	6	3
2008	3	1
2007	2	2

2012 STATS

Financial Analysis Section

- Insurance premium sales: \$32 billion
- Total capital and surplus: \$1 trillion
- Total admitted assets: \$5 trillion

Financial Admissions Section

- Total licensed insurance companies: 1,965
 - Domestic (Missouri) insurers: 213
 - Foreign (out-of-state) insurers: 1,458
 - Alien (non-U.S.) insurers: 294
- Registered entities (non-insurance companies regulated by DIFP): 1,631

Taxation Section

- Missouri premium tax rate: 2%
- Premium taxes paid to general revenue and state school funds: \$210.3 million



Administration Division

- Protects consumers by licensing insurance agents, bail bond agents and public adjusters. Licensing includes review of qualifications, education, criminal history and compliance with Missouri law.
- Provides administrative support to all divisions, including accounting, human resources, budget and IT.

DIVISION STRUCTURE



Insurance Licensing Manager Brenda Otto, center, and Licensing Supervisor Joan Pemberton hand out consumer publications at the Missouri Association of Insurance Agents Small Agency Conference.

Licensing Section

This section licenses insurance and bail bond agents doing business in Missouri. Discipline of licensees is handled by the department's Consumer Affairs Division.

CLAIM Program

The division oversees the CLAIM Program, which provides free counseling for Missouri consumers with Medicare and their caregivers. CLAIM is funded by DIFP and Medicare. Consumers can call 800-390-3330 or visit missouricclaim.org.



FY 2013 budget: \$39.7 million

Insurance divisions: \$15.9 million
Professional Registration: \$14.5 million
Finance: \$8 million
Credit Unions: \$1.3 million

Human Resources Section

This section administers employee pay and benefits, develops and implements employee policies and procedures, recruits applicants and trains employees.

Budget Section

DIFP's fiscal year 2013 operating budget is \$39.7 million with 578 full-time employees.

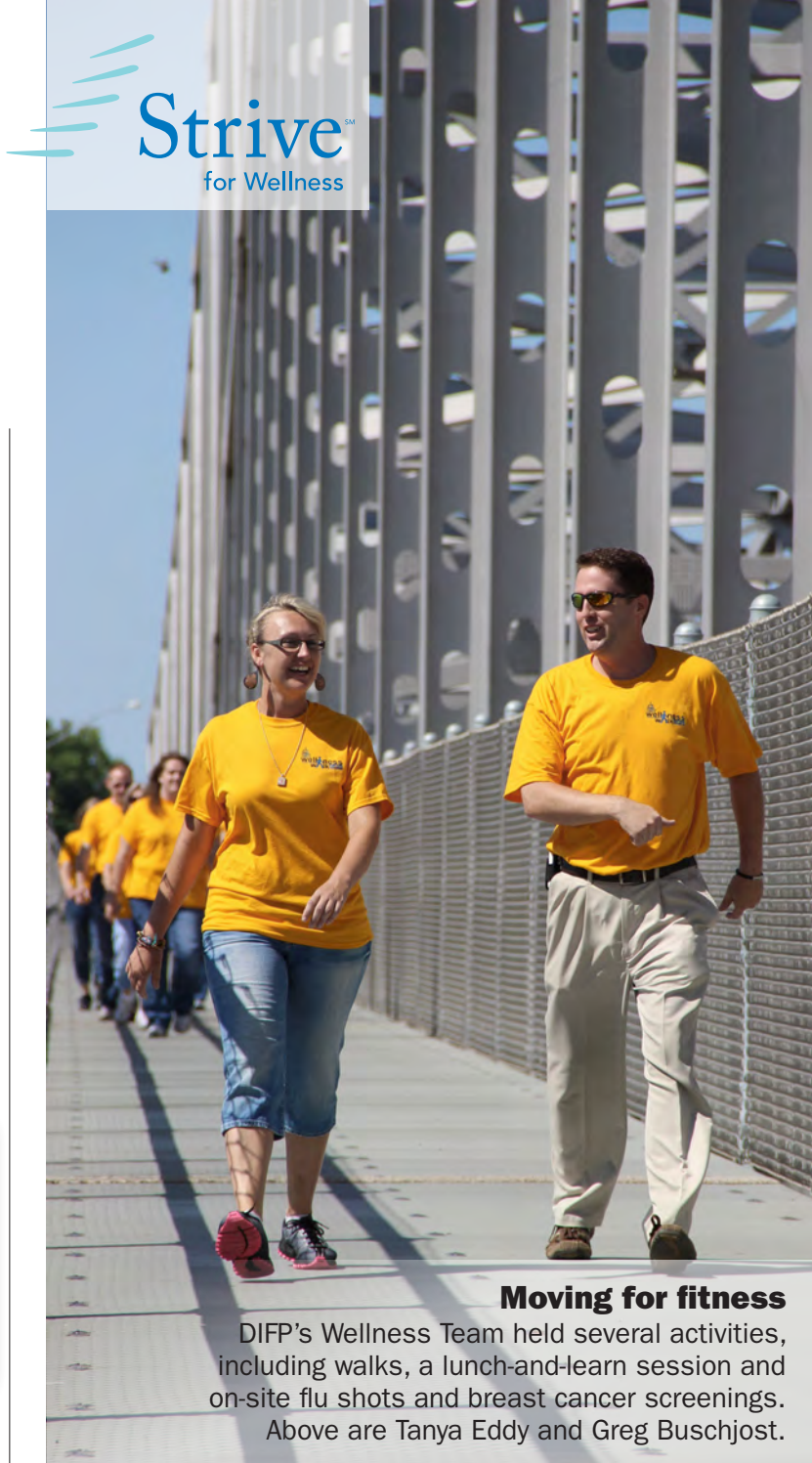
The department receives no general revenue and is funded through fees from industries the department regulates.

Fiscal Services Section

This section is responsible for the fiscal management of state insurance funds, including accounts payable, accounts receivable, contracts and procurement, as well as support functions such as mail room, inventory and fleet management.



DIFP's organizational chart



Moving for fitness

DIFP's Wellness Team held several activities, including walks, a lunch-and-learn session and on-site flu shots and breast cancer screenings. Above are Tanya Eddy and Greg Buschjost.

2012 STATS

Record number

Total licensees in December 2012: 146,796

Insurance producers (agents)	129,998	General bail bond agents	137
Business entity producers (agencies)	12,881	General bail bond corporations	9
Bail bond agents	870	Surety recovery agents	33

Public adjusters	136
Public adjuster solicitors	8
Public adjuster corporations	38
Surplus lines producers	1,462

Organizational credit business entity providers	213
Motor vehicle extended service contract producers	1,303
Temporary title producers	20
Portable electronics	16



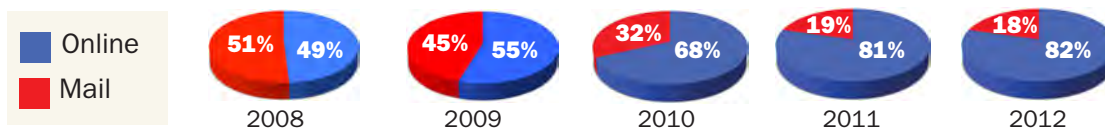
Administration Division

2012 ACHIEVEMENTS

The Insurance Licensing Section continues to see a large percentage of agents going online to apply for and renew their licenses, which greatly speeds up the processing time for applications. In 2012, 82 percent of agents renewed electronically. That number was 49 percent in 2008.

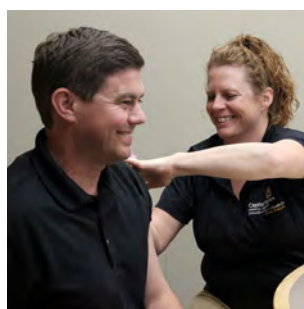


insurance.mo.gov/renewin3 allows agents to file and renew online in three easy steps.



DIFP provides wellness activities for employees

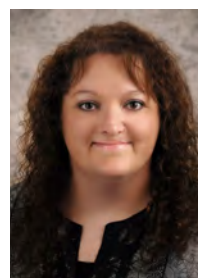
It was another active year for DIFP's wellness committee, providing wellness walks for employees, on-site breast cancer screenings and flu shots. DIFP wellness efforts are offered in conjunction with Strive for Wellness, the wellness program for Missouri government employees.



Dr. Rolando Breier gives tips on skin care. MU's Mamm Van. Flu shot for Finance Division Senior Counsel Jamie Gallaher.

Legal assistant Kim Landers named Employee of the Quarter

Senior Office Support Assistant Kim Landers was named Insurance Employee of the (second) Quarter. She prepares trial materials for attorneys, organizes legal documents, checks references in court pleadings and handles other duties in the Legal Section.



"Kim's diligence and determination create an atmosphere where the attorneys know they can rely on her to do what is needed to serve the department, regulate the industry and protect consumers," said Insurance Chief Counsel Mary Erickson.



CLAIM Director Carol Beahan, second from left, and DIFP's Linda Bohrer, center, assist consumers with questions about Medicare. Also helping are, from left, volunteers June Huff, Dan Erbert and Mike Miller.

Consumers served by DIFP Medicare phone bank

DIFP's free Medicare counseling program, CLAIM, organized a phone bank in Springfield in November, providing invaluable service to local consumers. The phone bank was held at KY3-TV,

which promoted it on the 5 and 6 p.m. newscasts. For 90 minutes, Medicare experts answered nonstop questions from more than 120 consumers. [View Mo.gov's YouTube video.](#)

CLAIM receives national award for service to Medicare recipients

CLAIM, Missouri's State Health Insurance Assistance Program (SHIP), was recognized by the Centers for Medicare and Medicaid Services (CMS) at the National SHIP Director's Conference. CLAIM received a certificate for its "Valuable Contribution to the SHIP Program" and an award for "Going the Extra Mile in Service to Medicare Beneficiaries."

CLAIM Director Carol Beahan and Linda Bohrer, SHIP planner at DIFP, gave a presentation about CLAIM's 72 percent increase in consumers served.



From left are Linda Bohrer, Marilyn Maultsby of CMS and Carol Beahan.



CLAIM newsletter debuts during open enrollment

CLAIM produced a newsletter for its volunteers and community partners throughout the state. The newsletter, designed by DIFP's communications team, features volunteer and community profiles, important dates and information about Medicare and upcoming training opportunities.

"This newsletter is a celebration of the CLAIM family – the people who devote time and energy to making Medicare work for Missourians," says CLAIM Director Carol Beahan.



missouryclaim.org
800-390-3330



Finance Division

- Enforces laws for banks, trust companies, savings and loans, mortgage brokers and consumer credit lenders in Missouri.
- Assists consumers with complaints and inquiries.
- Analyzes the safety and soundness of financial institutions for Missouri depositors through financial examinations.

DIVISION STRUCTURE

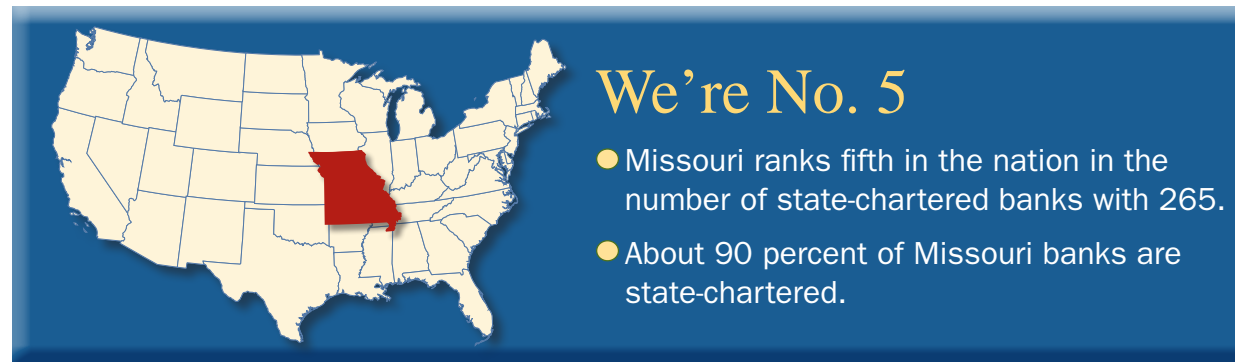
Banks and Trust Section

This section regulates and examines state-chartered banks and trust companies for solvency to protect depositors. Banks can choose either a federal or a state charter, and about 90 percent of banks in Missouri are state-chartered.

Federally chartered banks are regulated by the Office of the Comptroller of the Currency. Customer deposits are insured by the Federal Deposit Insurance Corp. (FDIC). The section also regulates six state-chartered savings and loan associations. Federal savings institutions are regulated by the Office of the Comptroller of Currency.

EXAM TIME

The division analyzes financial statements from state-chartered banks and savings and loan associations each quarter. It also examines institutions rated satisfactory at least once every 18 months. Others are examined at least once every 12 months.



Consumer Credit Section

This section enforces state and federal laws governing consumer transactions, including Truth-in-Lending and anti-discrimination laws. It also handles consumer complaints and inquiries.

Companies licensed and examined by this section include payday lenders, title lenders, consumer installment lenders, small loan companies, debt adjusters and companies that issue money orders, traveler's checks or transmit funds electronically.

The section also enforces anti-discrimination ("redlining") laws for state-regulated lenders and mortgage brokers. These laws prohibit discrimination in residential real estate loans based on property location, race, age, sex, marital status, religion or national origin of the borrower.

Companies licensed by the Consumer Credit Section

Payday lenders	934
Consumer installment lenders	916
Small loan lenders	396
Title loan lenders	262
Motor vehicle time sales lenders	159
Missouri financing institutions	78
Premium finance companies	66
Companies that issue money orders, traveler's checks or transmit funds electronically	67
Debt adjusters	57
Credit service organizations	26

The section issues reports to the Governor on payday lending and redlining laws. They can be found at finance.mo.gov.

Mortgage Licensing Section

This section regulates mortgage brokers and mortgage loan originators through licensing and on-site exams. A mortgage broker is a company; a mortgage originator is an individual employed by a mortgage broker. Bank and credit union employees are exempt from licensing. The section investigates license applicants for criminal history, general fitness, experience and financial responsibility (including credit history).



Biennial Report gets makeover

The division's Biennial Report, which must be published every two years, was redesigned to enhance its readability. It includes the name of all regulated financial institutions, corporations that have ceased operating in the state, unclaimed funds held by the division, legislative changes and personnel.

2012 STATS

Companies and individuals regulated by Division of Finance: **7,016**

● State-chartered banks in Missouri: 265

● State-chartered savings and loan associations: 6

● Nondeposit trusts: 5
● Mortgage brokers: 365

● Mortgage loan originators: 3,414

● Consumer credit licensees: 2,961

Leadership
Top 10 accomplishments

Insurance Consumer Affairs
Insurance Market Regulation

Insurance Company Regulation
Administration

Finance
Credit Unions

Professional Registration
National leadership

<<< **14** >>>



DIFP

Finance Division

2012 ACHIEVEMENTS



Protecting bank depositors through tough times

While the U.S. banking industry continues to deal with repercussions of the worst economic recession since the Great Depression, Missouri state-chartered banks saw numerous signs of improvement in 2012.

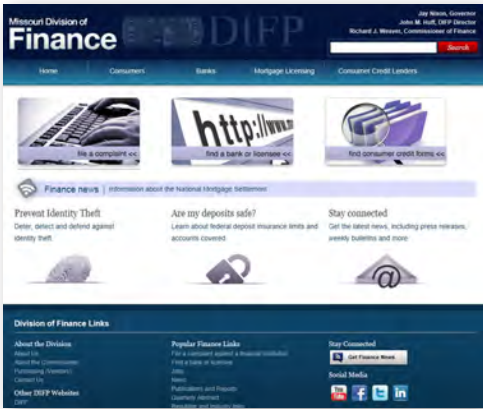
Bank profitability improved during the year, along with liquidity, and the percentage of delinquent loans continues to shrink.

While the division closed four state-chartered banks in 2012, all were acquired the same day by a solvent bank and there was no interruption of banking services to customers.

Each bank location opened for

business the next day, customers were able to deposit and withdraw funds, use debit and ATM cards, make loan payments, do business at the branches and even use up existing stocks of checks. Most important, no depositor lost a cent due to the closings.

Close oversight and examination by the division promotes a safe and sound banking environment and ensures the safety of customer deposits in state-chartered banks.



 **finance.mo.gov**

Search for state-chartered banks, file consumer complaints

EDUCATION, TRAINING



Regulator panel: From left are Division of Finance Chief Examiner Jerry Janes, Tim Bosch of the Federal Reserve Bank of St. Louis, Doug Pittman of the OCC and Jim Hunter of the Federal Reserve Bank of KCI.

Banking education

Finance Commissioner Rich Weaver and Chief Examiner Jerry Janes spoke to the Missouri Independent Bankers Association conference on May 9. Weaver discussed the positive progress he's seeing in the condition of banks. Janes joined a roundtable with regulators



Commissioner Weaver, right, Larry Kirby, left, of Business Bank of St. Louis and Kim Light of Heritage Bank of the Ozarks talk during a break.

from the FDIC, Office of the Controller of the Currency and Federal Reserve, who addressed bank supervision in Missouri.

Training conference

The Finance team gathered in September for a training conference with a diverse group of expert speakers. The two-day event focused on economic recovery and best practices for bank exams. Also on the agenda: A banker who discussed acquiring troubled banks and a Joplin banker who talked about the city's post-tornado recovery.

Photo: Gaining valuable training are bank examiners Alyson Crumbaugh, left, Amy Bryant and Becky Parham.



2012 STATS



Bank assets, deposits and loans continued to increase in 2012. However, the number of banks has decreased since 2008 due to mergers, acquisitions and closures. There were four bank closures in 2012.

	BANKS
2012	265
2011	274
2010	275
2009	282
2008	291

	ASSETS
2012	\$96.1 billion
2011	\$93.1 billion
2010	\$71.5 billion
2009	\$80.4 billion
2008	\$76 billion

	DEPOSITS
2012	\$80.7 billion
2011	\$77.6 billion
2010	\$59.6 billion
2009	\$65.6 billion

	LOANS
2012	\$55 billion
2011	\$54.6 billion
2010	\$47 billion
2009	\$53.9 billion



Credit Unions Division

- Monitors the financial condition of state-chartered credit unions to protect depositors.
- Assists consumers with complaints and inquiries.

DIVISION STRUCTURE

Protecting Missouri depositors

This division regulates and examines state-chartered credit unions for solvency to protect depositors. The division also responds to consumer inquiries and complaints about credit unions.

Credit unions can choose to be state or federally chartered. Federally chartered credit unions are regulated by the National Credit Union Administration. Customer deposits are insured by the National Credit Union Share Insurance Fund, similar to the FDIC.

EXAM TIME

The Division of Credit Unions analyzes financial statements from state-chartered credit unions each quarter. In addition, the division examines qualifying state-chartered credit unions at least every 18 months.



We're No. 9

- Missouri ranks ninth in the nation in the number of state-chartered credit unions with 118.
- About 1.2 million people are members of credit unions in Missouri.

The Division of Credit Unions is an accredited agency through the National Association of State Credit Union Supervisors.

The division proactively performs

off-site monitoring on an ongoing basis to help identify increasing risk. Credit unions facing financial, operational or compliance problems receive increased attention, which may come in the form of enforcement actions.




cu.mo.gov

Search for state-chartered credit unions, file consumer complaints

2012

STATS



Assets, deposits and loans continue to increase while the number of credit unions has decreased due to mergers.

	CREDIT UNIONS	ASSETS	DEPOSITS	LOANS
2012	118	\$10.9 billion	\$9.3 billion	\$6.3 billion
2011	124	\$10.3 billion	\$8.8 billion	\$6.1 billion
2010	127	\$9.7 billion	\$8.4 billion	\$6 billion
2009	132	\$9.4 billion	\$7.9 billion	\$6.1 billion
2008	139	\$8.5 billion		



Credit Unions Division

2012 ACHIEVEMENTS

Bonnot takes leadership position at national regulators group



Division Director Ken Bonnot was appointed to the Legislative Affairs Committee of the National Association of State Credit Union Supervisors Summit in July.

State credit union regulators formed NASCUS in 1965 to promote the safety and soundness of state-chartered credit unions.



The Credit Union Commission meets in the Truman State Office Building. In the background is the State Capitol.

Commission members

The Missouri Credit Union Commission is composed of seven members appointed by the governor (there was one vacancy in 2012):

- Chairman John Hanneke, St. Charles.
- Harold E. James, Columbia.
- Richard Orr, Warrensburg.
- Cathy E. Stroud, Springfield.
- Susan Venable, Kansas City.
- Laura Verhulst, Ballwin.



From left are new Commission Chairman John Hanneke, Division of Credit Unions General Counsel Joe Martin and Director Ken Bonnot, and commission member Cathy Stroud.

Commission meets in Jefferson City

The Credit Union Commission met April 30 in Jefferson City. The commission approves or disapproves regulations proposed by the division director, hears and determines any appeal from an order or decision by the director pertaining to the chartering, relocation, branching or membership of credit unions and consults with and advises the director about the organization and operation of credit unions.



Professional Registration Division

- Protects consumers by licensing professionals and companies to ensure they meet the requirements of Missouri law. Licensing includes review of qualifications, education and criminal history.
- Processes applications, determines qualifications and conducts investigations into potential misconduct for 243 professions, including doctors, nurses, funeral homes, CPAs and architects.

DIVISION STRUCTURE

Board licensing, discipline

Licensing and discipline are handled by 40 boards housed within the division. Boards review applications, issue licenses, and investigate and discipline licensed professionals and businesses. The division's 239 board members are appointed by the Governor with the consent of the state Senate for terms established by statutes governing each board. The division receives no general revenue and is fully funded by the fees paid by licensees.

The division's Administrative Unit includes the division director and provides assistance with human resources, budget, legislation, information technology and other functions to all boards.

Some boards have dedicated investigators and inspectors, while others use the division's Central Investigative Unit. These teams respond to complaints about licensees and inspect salons, barber shops, funeral homes, tattoo shops and other facilities to check for compliance with state laws and regulations.



DIFP Deputy Director James R. McAdams visits with new boards and commissions members at a training conference in August. To the right of him is division Director Jane Rackers.

Get on board: The division assists the Governor's Office to fill vacancies and replace board members whose terms have expired. There are 239 board members. Qualified, energetic professionals interested in serving on a professional licensing board are encouraged to apply at boards.mo.gov

See who else is "giving back" to Missouri. Look for the [newsletter link](#) to Giving Back.



New leadership for Board of Healing Arts

Connie Clarkston became executive director of the Board of Registration for the Healing Arts, replacing longtime Executive Director Tina Steinman, who retired after 35 years with the board.



Clarkston has served at the Division of Professional Registration since 1986. The board licenses and regulates 41,317 health care professionals doing business in Missouri.

Disciplinary procedures

To discipline a licensee, boards in most cases must file a complaint with the Administrative Hearing Commission (part of the Office of Administration), which determines whether there is cause for discipline. When cause is found, boards can suspend or revoke licenses, put a licensee on probation or order continued education.

Through education and discipline, the professional licensing boards emphasize compliance with the laws and regulations of each profession. As a result, licensees better understand the regulations governing their professions, provide improved service for Missourians and generate fewer consumer complaints.



2012 STATS

- Boards and commissions supported: 40
- Professions licensed: 243
- Licensed professionals and businesses: More than 434,000
- Licensing fees collected: \$19.4 million

Leadership
Top 10 accomplishments

Insurance Consumer Affairs
Insurance Market Regulation

Insurance Company Regulation
Administration

Finance
Credit Unions

Professional Registration
National leadership



Professional Registration Division

2012 ACHIEVEMENTS



Accepting the award are front, from left: Board of Nursing Executive Director Lori Scheidt and Rebecca Hamilton. Back row: Irene Coco, Roxanne McDaniel, Debra Funk and Quinn Lewis. Coco and McDaniel are members of the Board of Nursing.

Nursing board honored with Regulatory Achievement Award

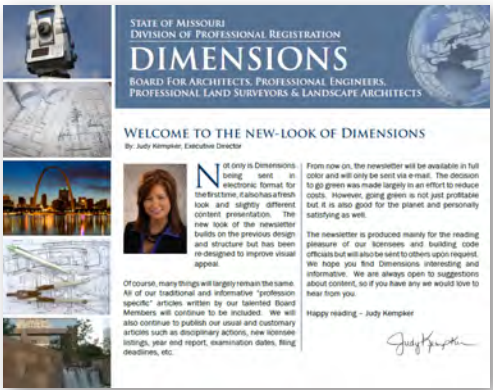
The Board of Nursing was awarded the Regulatory Achievement Award by the National Council of State Boards of Nursing.

This award recognizes the member board that has made an identifiable, significant contribution to the purpose of NCSBN in promoting public policy related to the safe and effective practice of nursing in the interest of public welfare. The award was presented during the NCSBN Annual Meeting and Delegate Assembly in August.

With technology, board saves state thousands of dollars

The Board for Architects, Professional Engineers, Professional Land Surveyors and Landscape Architects redesigned a printed newsletter into an electronic version that will save more than \$74,000 each year in printing and postage costs.

The newsletter is geared for architects, engineers, landscape architects and surveyors.



The online Dimensions newsletter will save at least \$74,000 annually.

Athletic commissioner inducted into St. Louis Boxing Hall of Fame

Office of Athletics Executive Director Tim Lueckenhoff and part-time inspector Joy Turner were inducted into the St. Louis Gateway Classic Sports Foundation Boxing Hall of Fame. The foundation said honorees show a commitment to making "a positive impact inside and outside of the boxing ring."

The foundation also credited Lueckenhoff with leading the national Association of Boxing Commissions (where he serves as president) from a strictly boxing regulatory organization to a combative sports association, which now encompasses the regulation of mixed martial arts.



Above photo, back row: Office of Athletics Executive Director Tim Lueckenhoff, right, and inspector Joy Turner, center, pose with other inductees in April. Turner has worked for the Office of Athletics since 1993. Left: Lueckenhoff and Turner.



pr.mo.gov
Find out if a professional is licensed or file a complaint online.

2012 STATS

Professional Registration year-end stats

The number of licensed professionals increased by 2 percent since 2011 while the number of disciplinary actions increased by 15 percent.

	LICENSEES	DISCIPLINE INITIATED
2012	434,557	2,017
2011	426,362	1,751
2010	422,189	2,456
2009	424,619	1,826

Professional Registration Division

PROFESSIONALS REGULATED BY BOARDS AND COMMISSIONS

The state’s professional licensing boards and commissions inspect everything from financial operations of CPAs to hygienic practices of hair salons and tattoo artists to fair treatment of consumers’ finances through preneed funeral contracts. The division regulates 434,557 individuals and companies.

Accountants and accountancy firms	20,594
Acupuncturists	123
Athlete agents	71
Athletics: Professional boxers, wrestlers and mixed martial arts	1,123
Architects, professional engineers, professional land surveyors and landscape architects	25,593
Behavior analysts	186
Chiropractors	2,393
Cosmetologists and barbers	82,146
Professional counselors	5,222
Dentists and dental hygienists	8,431
Dietitians	1,835
Embalmers and funeral directors	6,171
Cemeteries (endowed care)	131
Geologists	880

OVERSEEING

LICENSING BOARDS



New boards and commissions members head to a reception at the Governor’s Mansion following training in August. Right photo: Professional Registration’s Laura Munsterman, left, and Sherry Rowden sign in the new members on the mansion steps.

Healing arts:	41,317
Physicians and surgeons	
Physician assistants	
Physical therapists and assistants	
Speech language pathologists	
Clinical audiologists	
Clinical perfusionists	
Anesthesiologist assistants	
Audiologists	
Athletic trainers	
Hearing instrument specialists	278
Interior designers	74
Interpreters	755

Marital and family therapists	239
Massage therapists	7,337
Nurses	129,243
Occupational therapists	4,529
Optometrists	1,268
Pharmacists, pharmacies and pharmacy technicians	34,585
Podiatrists	347
Private investigators and private fire investigators	750

Psychologists	2,145
Real estate appraisers	2,469
Real estate agents and brokers	37,104
Respiratory care practitioners	4,217
Social workers (clinical)	6,628
Tattoo, body piercing and branding artists	1,561
Veterinarians and vet technicians	4,812

TOTAL

434,557

National leadership

DIFP continues to make a national mark as a leader in state-based regulation. Numerous representatives of the department hold positions in national associations, giving prominent voice to Missouri's common-sense approach to regulation and consumer protection.

INSURANCE



Director John Huff continues to bring his expertise to the U.S. Financial Stability Oversight Council. He was appointed to the council by the National Association of Insurance Commissioners in 2010. He is the only state insurance regulator on the council, which was created by federal law to provide comprehensive monitoring to ensure the stability of the nation's financial system. **Above,** he testifies before a U.S. House committee.

In November 2012, he was re-elected by his peers as chair of the Midwest Zone of NAIC, making him a member of the association's executive committee. The zone comprises insurance departments in Missouri and 12 other states. He also is a member of NAIC's:

- Solvency Modernization Initiative Task Force, of which he chairs. SMI is a critical self-examination and modernization of insurance solvency regulation in the U.S.
- Financial Stability Task Force.
- International Insurance Relations Leadership Group.
- Financial Condition Committee.



Market Regulation Division Director **Angela Nelson** received a Graduate College Award from William Woods University in Fulton, Mo., from Dr. Michael Westerfield (above), vice president and dean of the Graduate College.

The award is given to an alumnus who has made exemplary contributions to his or her profession. The award noted her work on behalf of Joplin tornado victims and Missourians now able to receive autism treatment through their health insurance.

The award was given during the university's National Alumni Weekend.

ARCHITECTS, ENGINEERS, SURVEYORS, LANDSCAPE ARCHITECTS

Judy Kempker, executive director of the Board for Architects, Professional Engineers, Professional Land Surveyors and Landscape Architects, is an associate member of three national organizations: National Council of Architectural Registration Boards; National Council of Examiners for Engineering and Surveying; and Council of Landscape Architectural Registration Boards.



NURSING

State Board of Nursing Executive Director **Lori Scheidt**, below right, was presented with a certificate of appreciation to recognize her time spent assisting the nurse licensure compact efforts in other states. The certificate was



presented by Joey Ridenour, chair of the Nurse Licensure Compact Administrators for the National Council of State Boards of Nursing (NCSBN).

Scheidt also was elected vice chair of the Nurse Licensure Compact Administrators Executive Committee and was appointed chair of NCSBN's Member Board Review Agreement Committee.

She has served on numerous national and state committees and received a national award for outstanding contribution to nursing regulation, as well as the Missouri Governor's Award for Quality and Productivity.

Registered Nurse Manager **Bibi Schultz** served on the Nursing Education Committee of the National Council of State Boards of Nursing.



Registered Nurse Manager **Debra Funk** served on the NCLEX Item Review Subcommittee of the National Council of State Boards of Nursing. NCLEX is the exam nurses must take to be licensed.



CPAs

State Board of Accountancy Executive Director **Pamela Ives Hill** is serving as the past chair of the National Association of State Boards of Accountancy (NASBA) Executive Directors Committee. She also is serving on the Joint American Institute of Certified Public Accountants/NASBA Uniform Accountancy Act Committee.



OFFICE OF ATHLETICS

Tim Lueckenhoff, executive director of the Office of Athletics, is president of the Association of Boxing Commissioners.



REAL ESTATE

Janet Carder, executive director of the Missouri Real Estate Commission, is serving on the board of directors for the Association of Real Estate License Law Officials, an international organization.





DIFP

Department of Insurance,
Financial Institutions &
Professional Registration

2012 Annual Report

UPLOADED APRIL 2013



Online complaint forms and subscription service

@ **difp.mo.gov**

File a complaint against licensed professionals
such as doctors, nurses and barbers or businesses such as
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Subscribe to the latest news
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PROTECTING MISSOURI CONSUMERS

Leadership
Top 10 accomplishments

Insurance Consumer Affairs
Insurance Market Regulation

Insurance Company Regulation
Administration

Finance
Credit Unions

Professional Registration
National leadership

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